

Certificate Number: 03605-PR-DE-017209360

Bankruptcy Case Number: 10-11459



03605-PR-DE-017209360

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 30, 2012, at 1:22 o'clock PM AST, NOELIA COLLAZO ALICEA completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: January 30, 2012 By: /s/MARITZA DIAZ

Name: MARITZA DIAZ

Title: Counselor